

PATH A: SOURCE TO ARS



FIG. 4a

PATH B: ARS TO SOURCE



FIG. 4b

PATH C: SOURCE TO ADVERTISER



FIG. 4c

PATH D: ADVERTISER TO SOURCE



FIG. 4d

PATH E: ARS TO ADVERTISER (OPTIONAL)



FIG. 4e

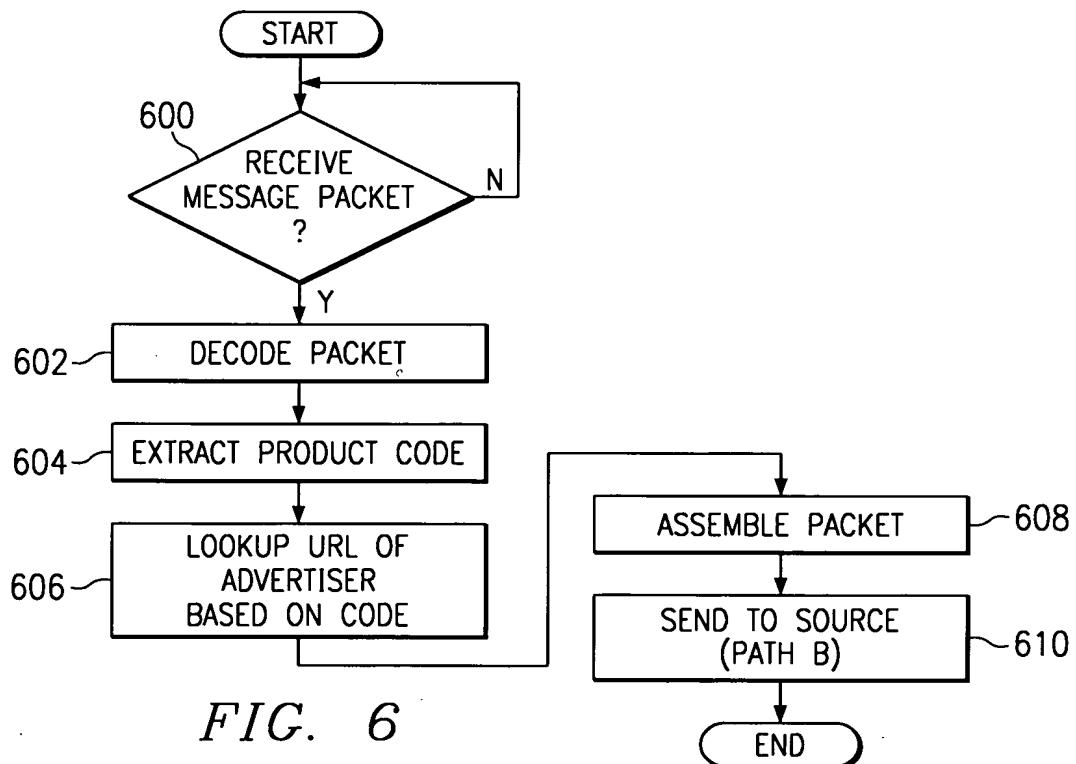


FIG. 6

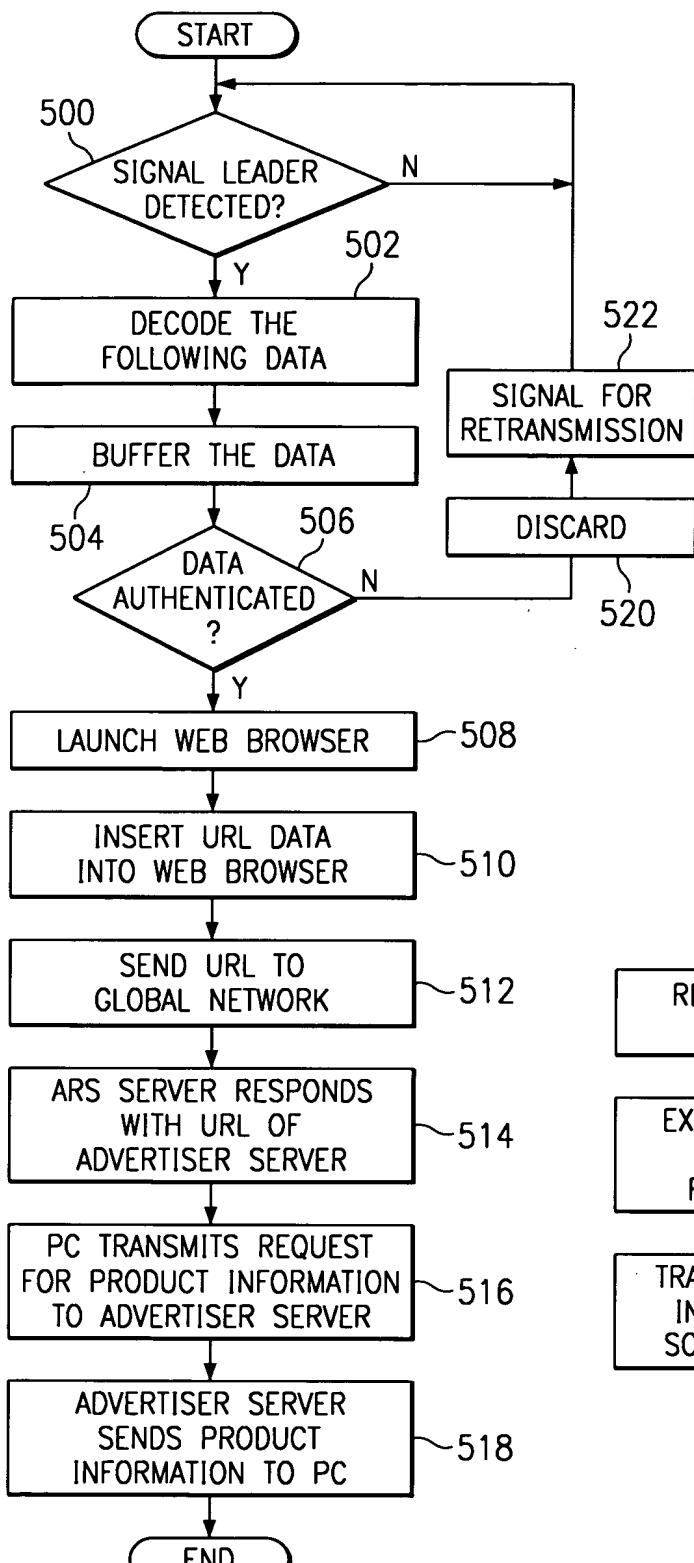


FIG. 5

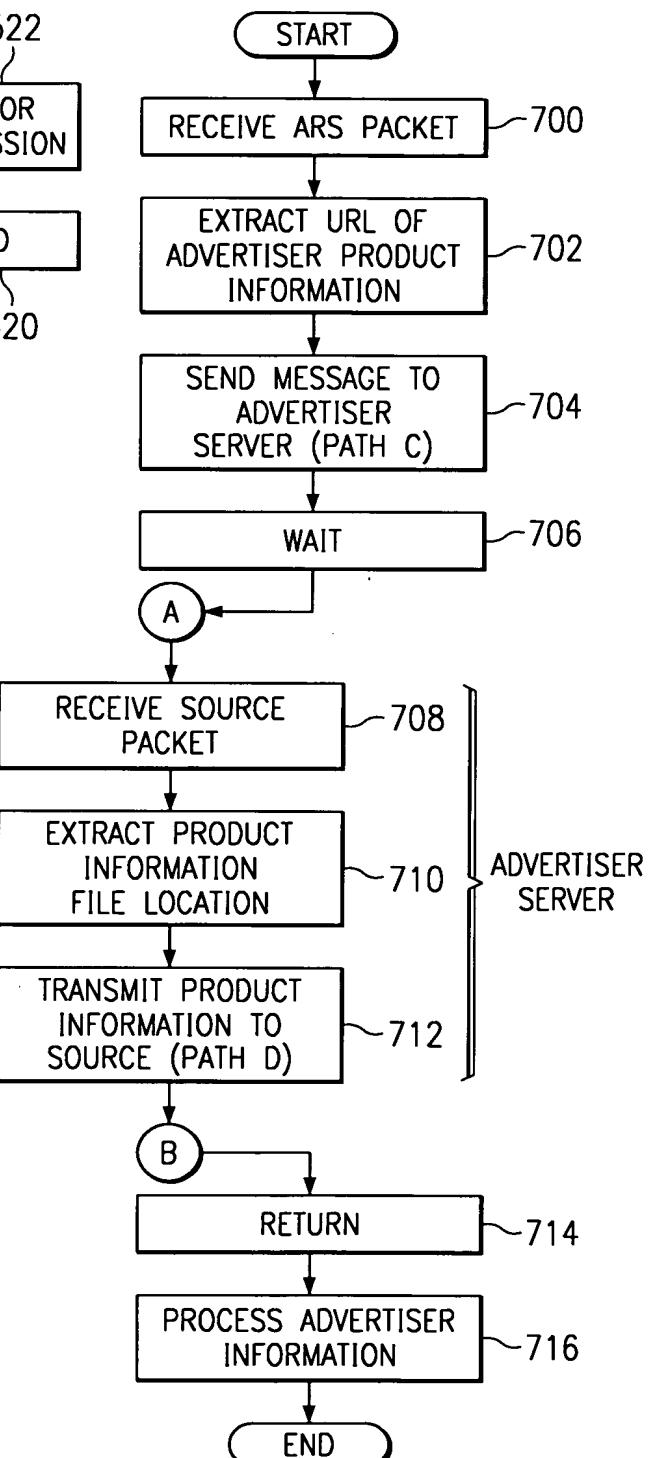


FIG. 7

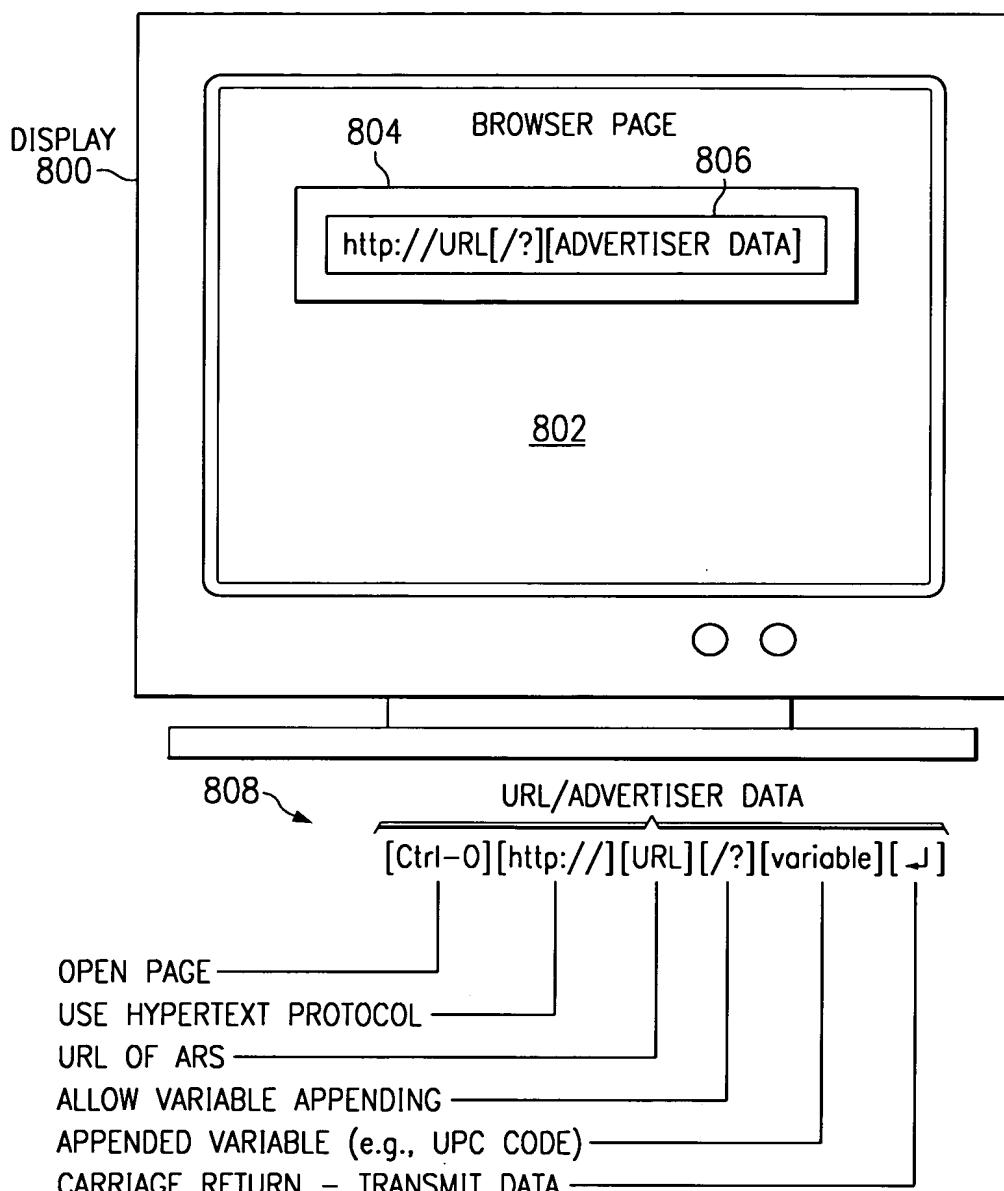


FIG. 8

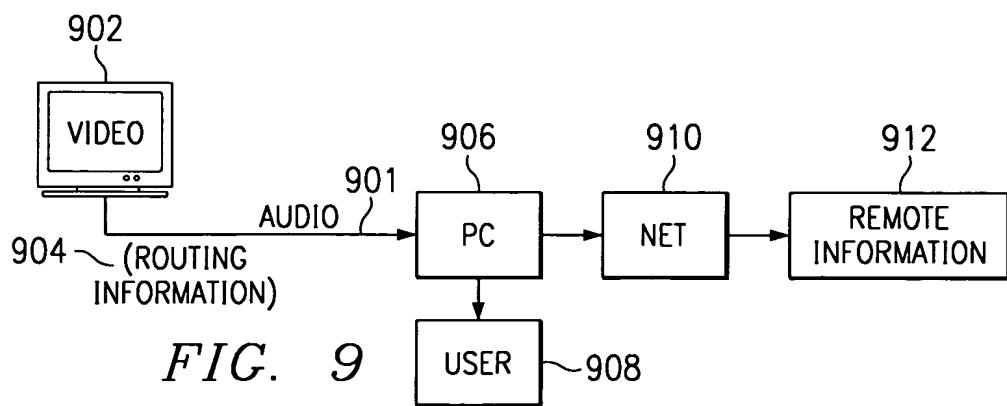
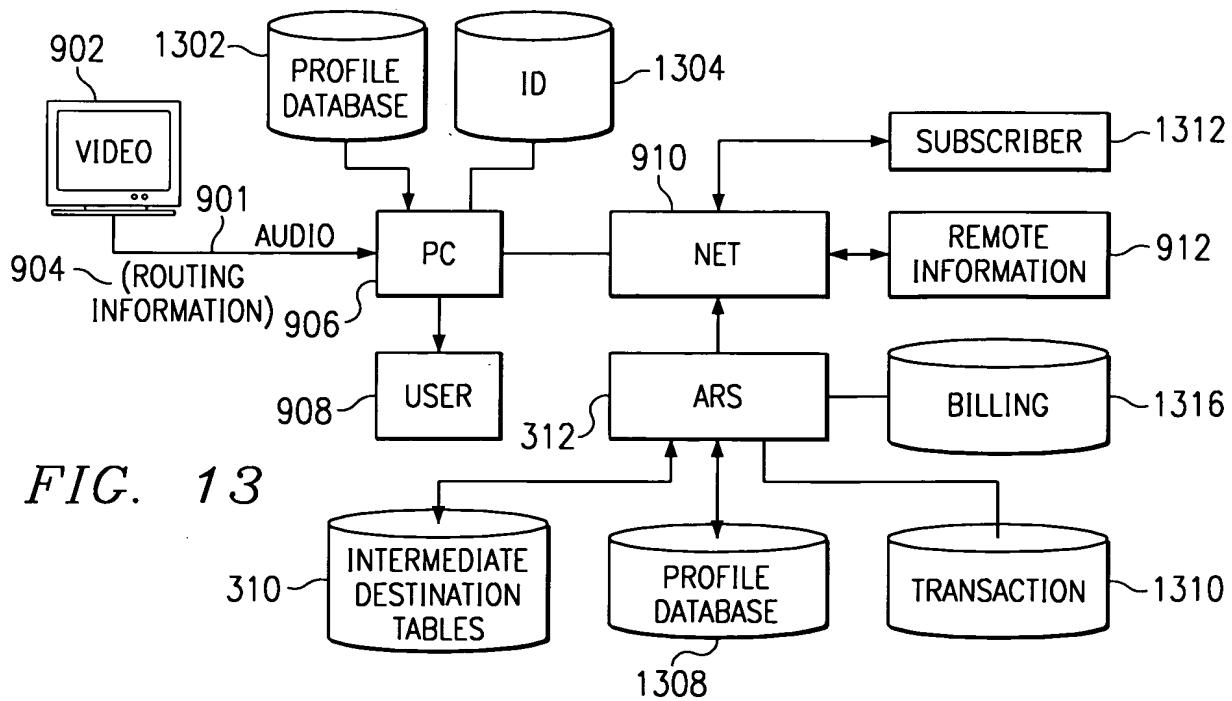
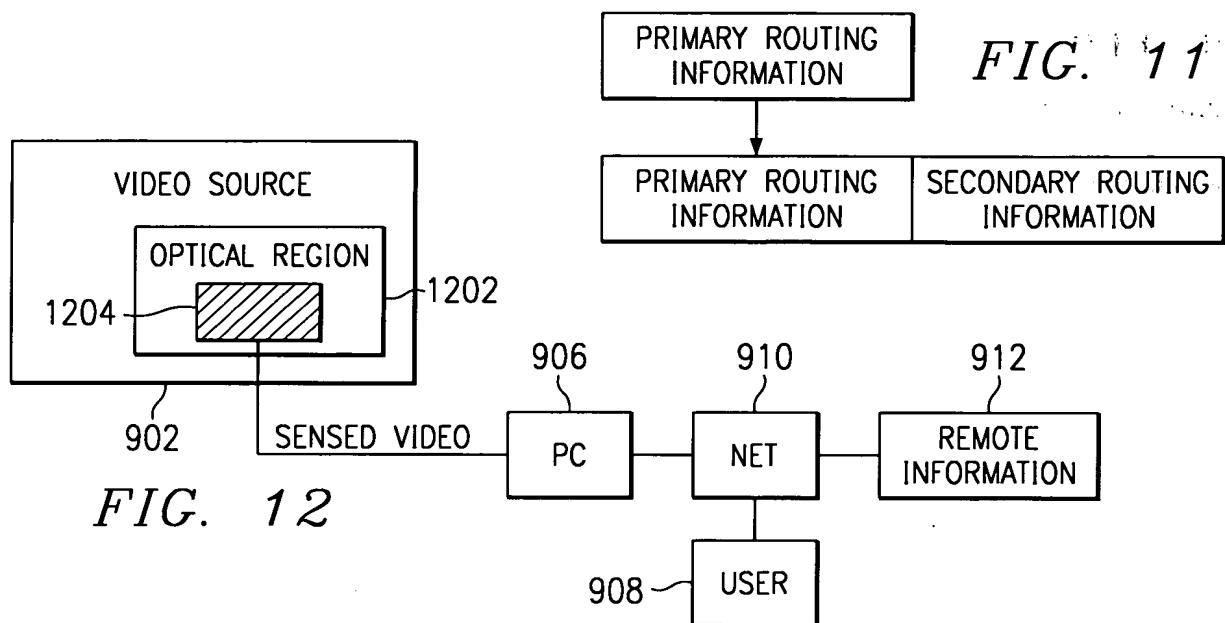
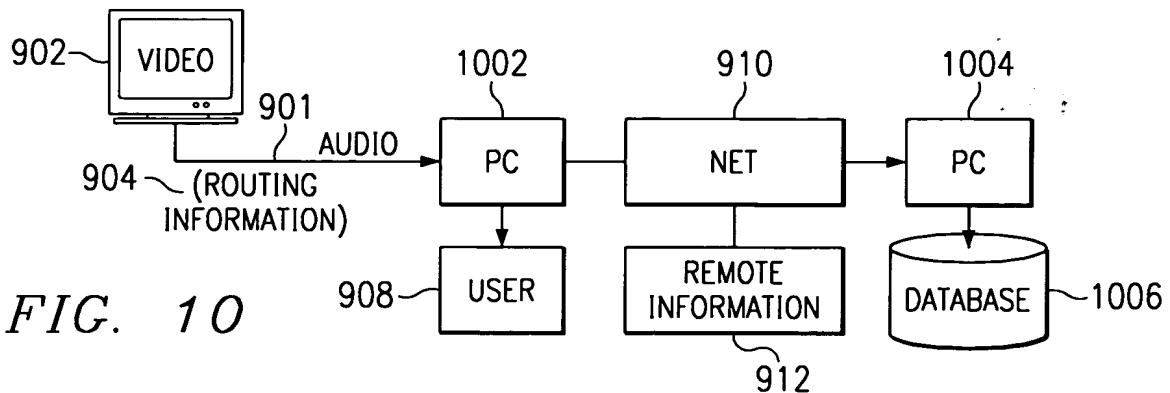
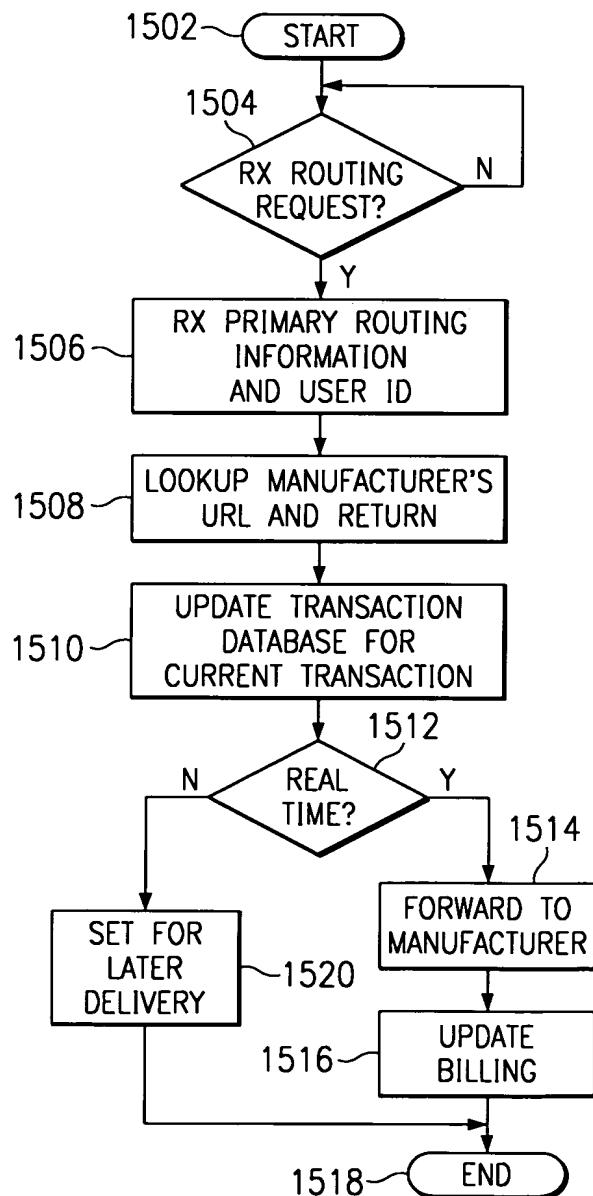
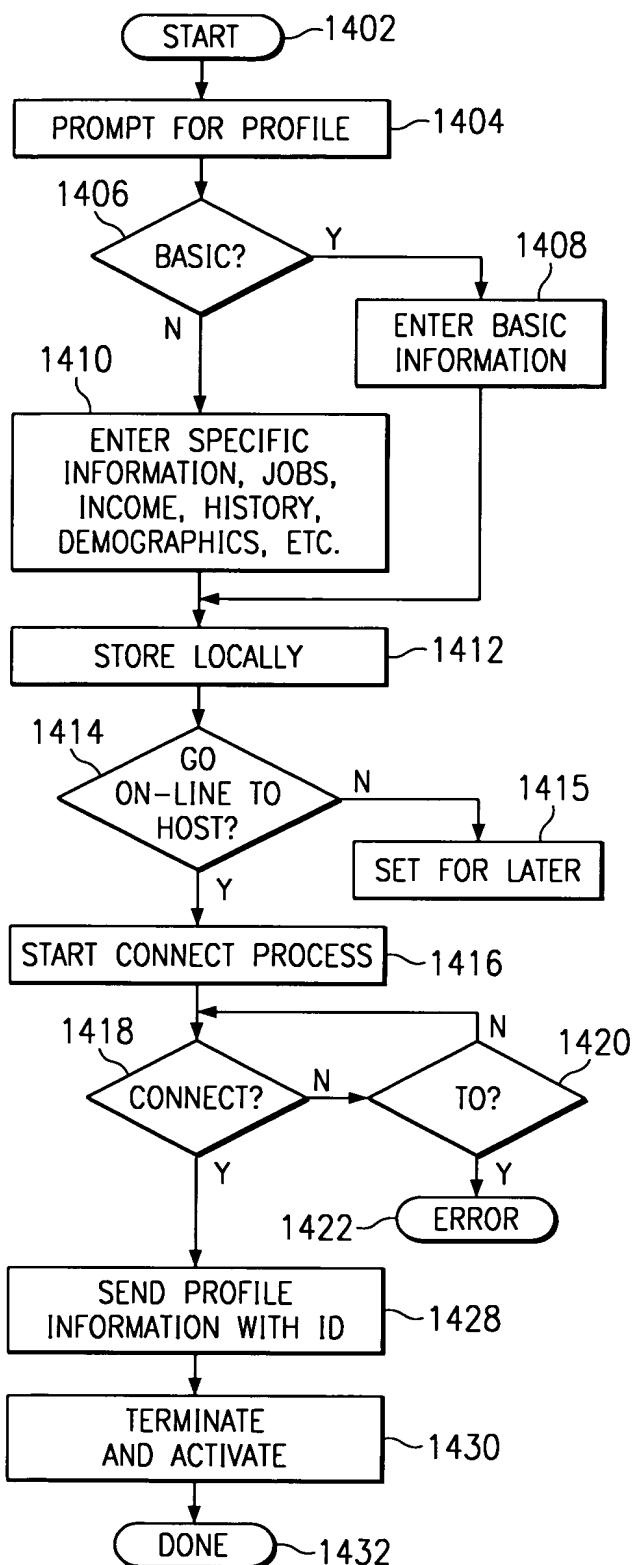


FIG. 9





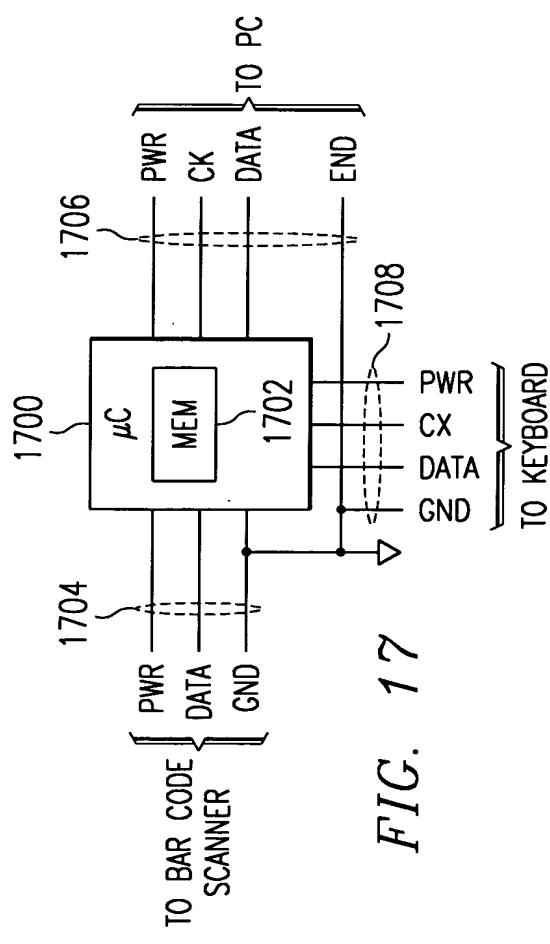
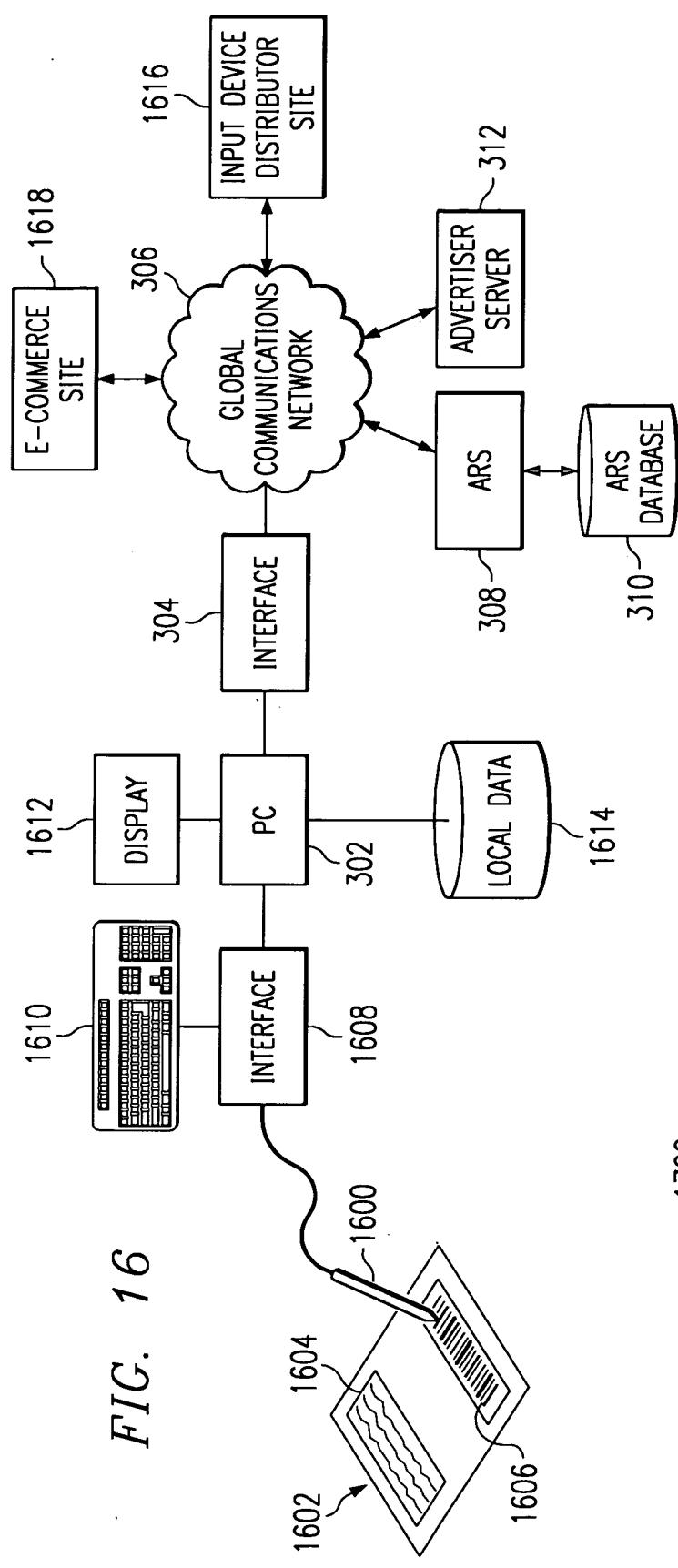


FIG. 19

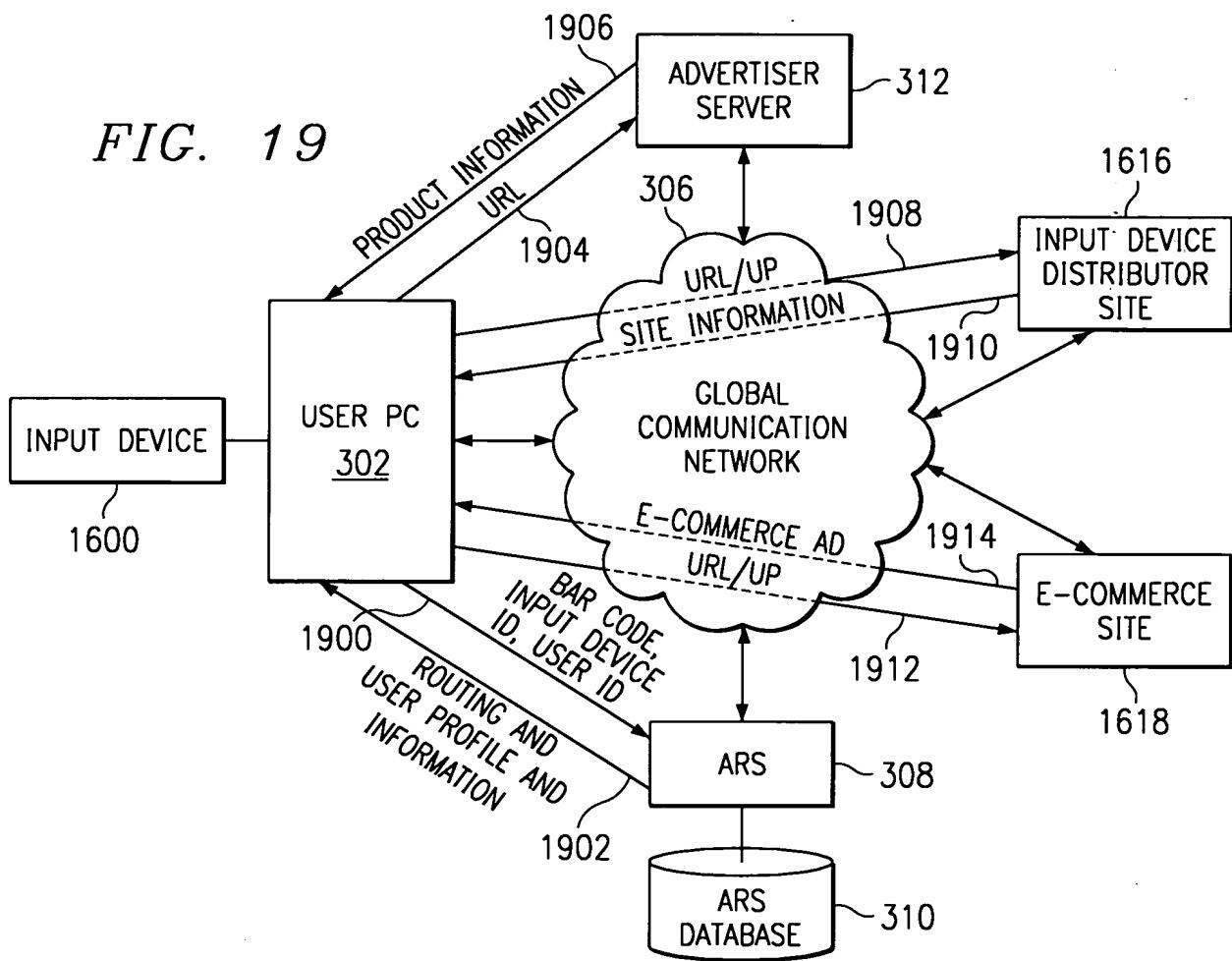


FIG. 20

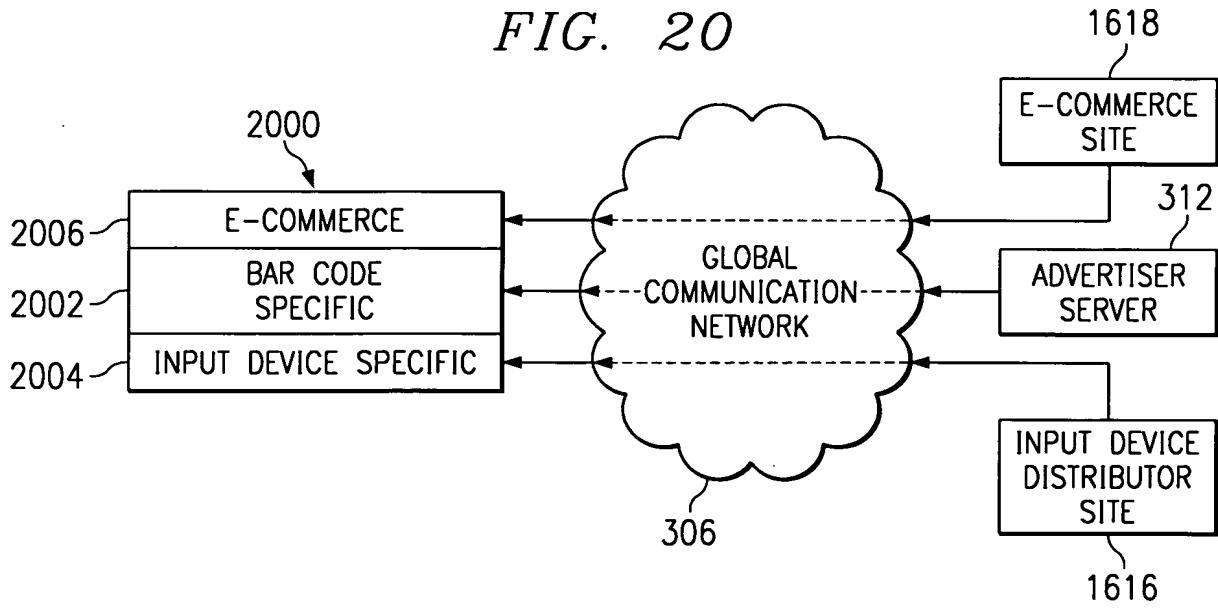


FIG. 21

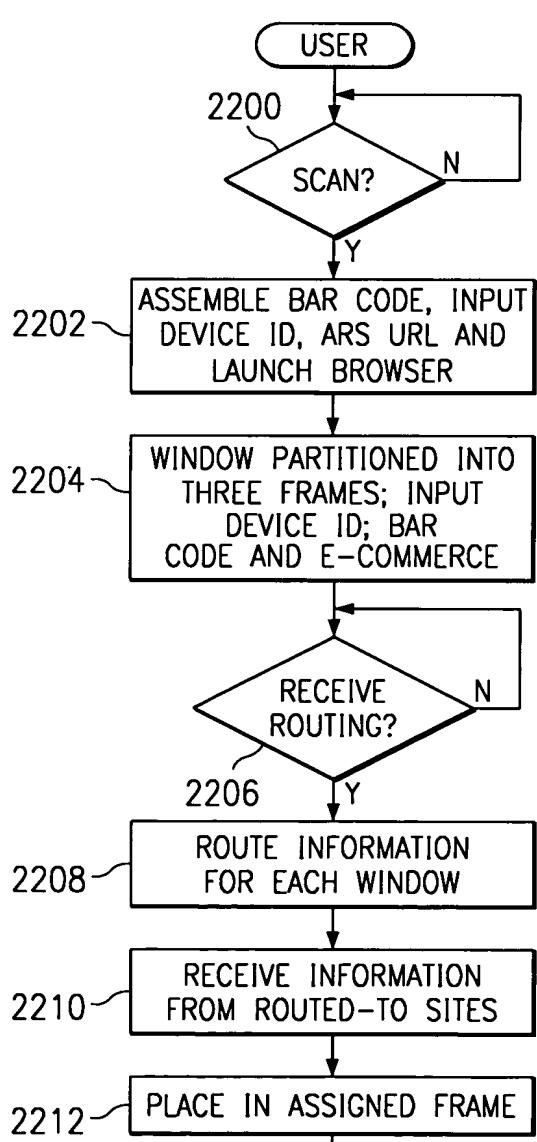
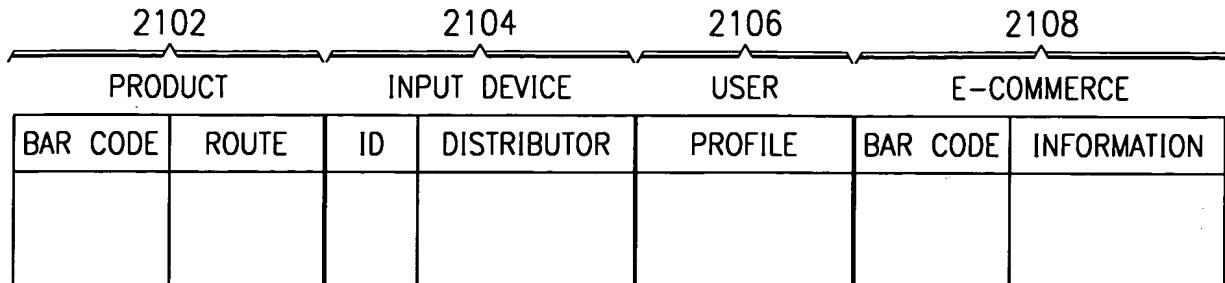


FIG. 22 END

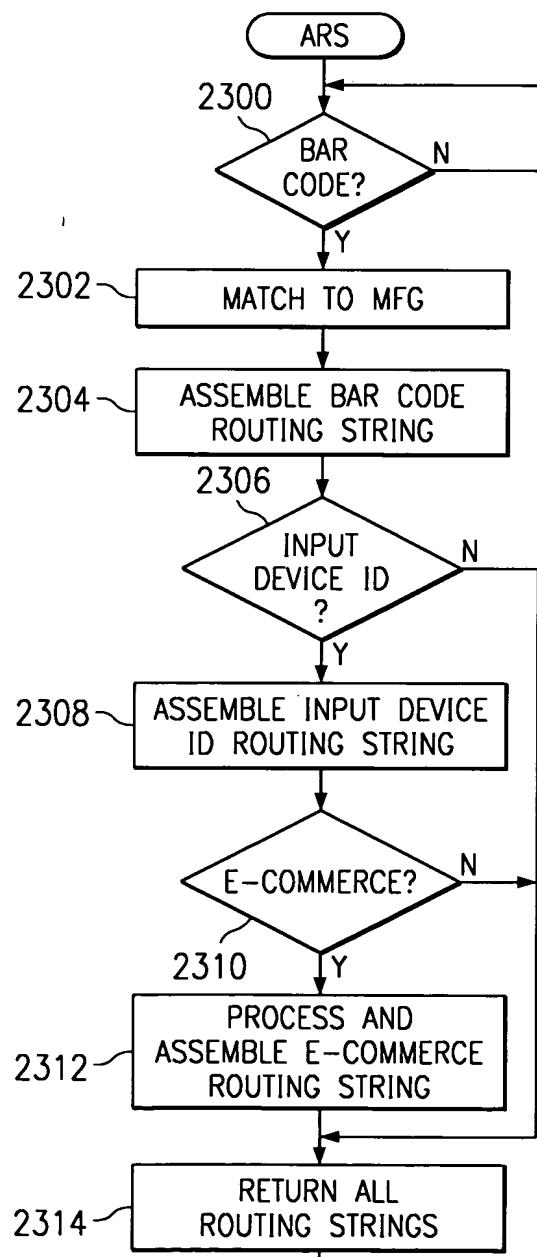


FIG. 23 END

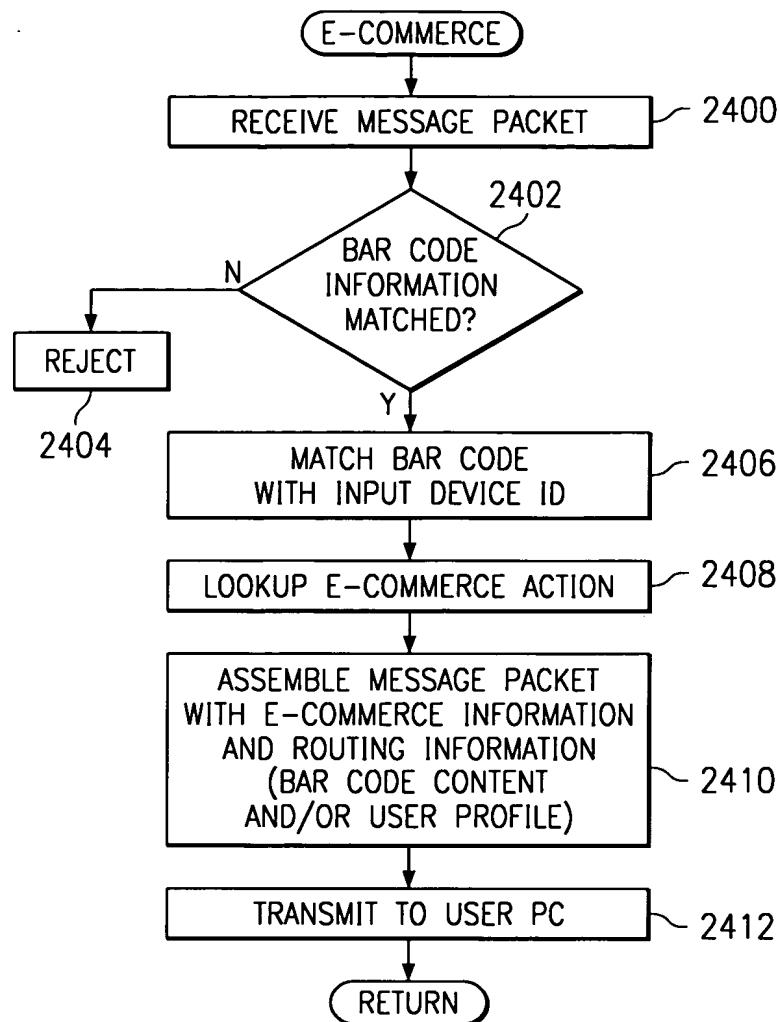


FIG. 24

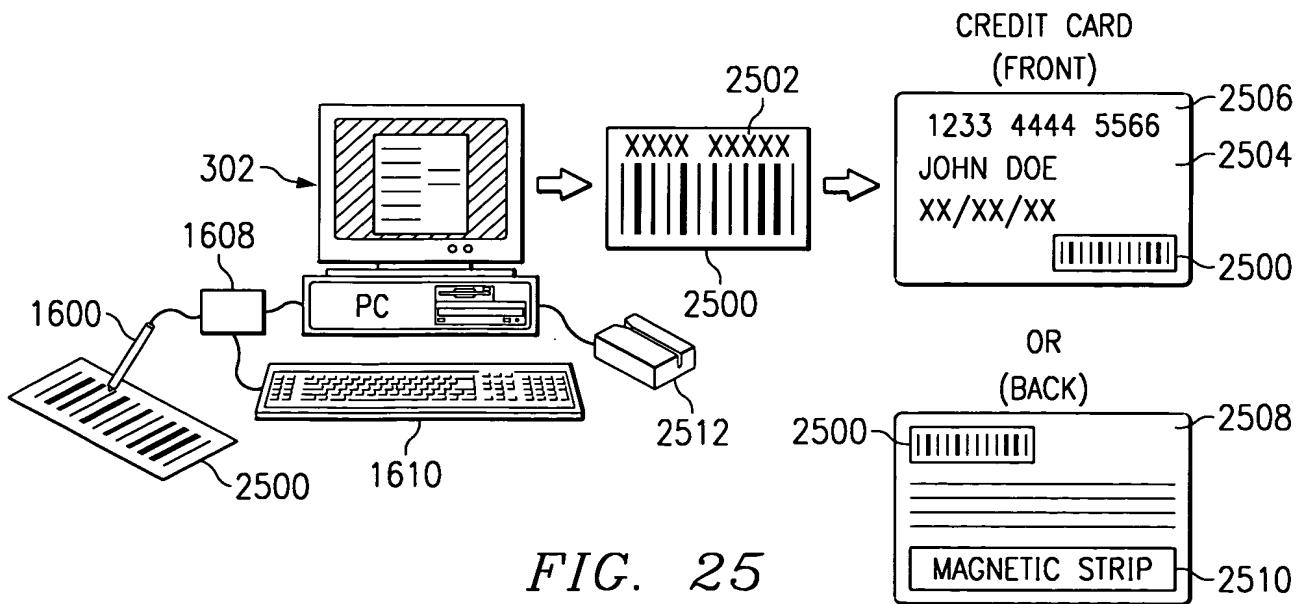


FIG. 25

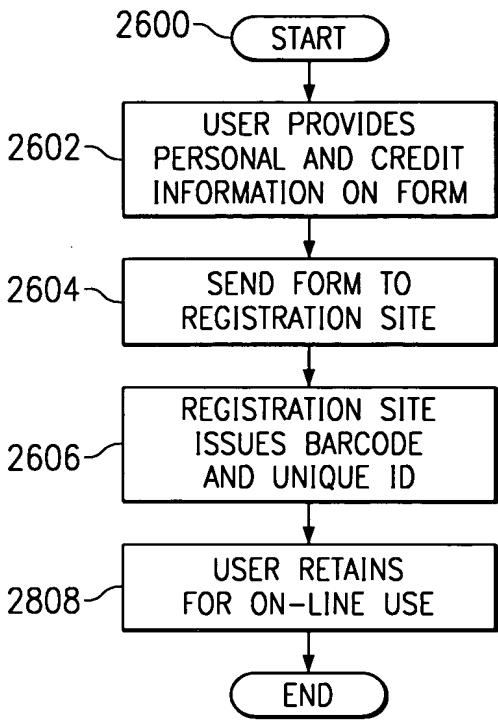


FIG. 26

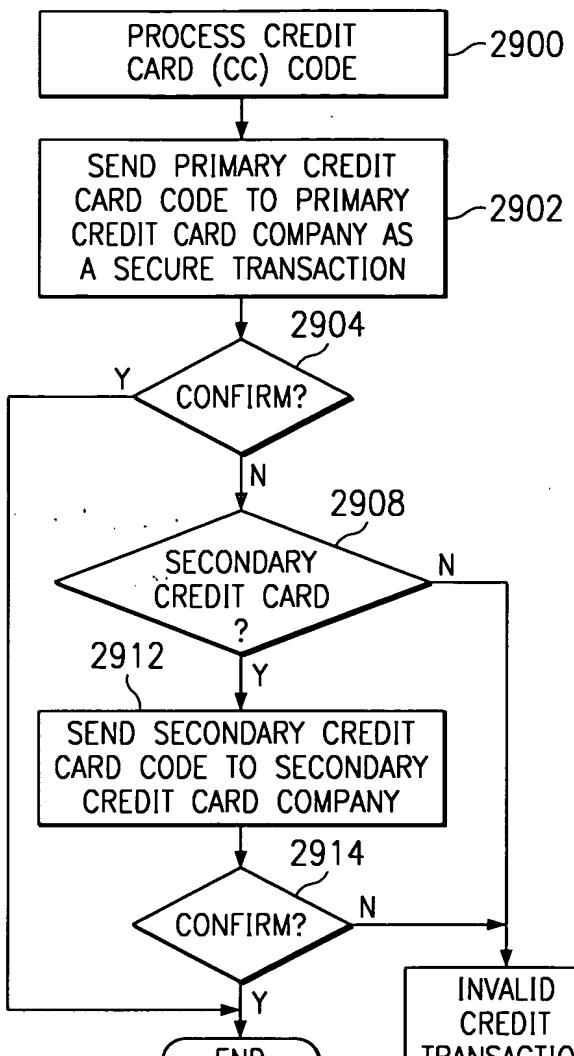


FIG. 29

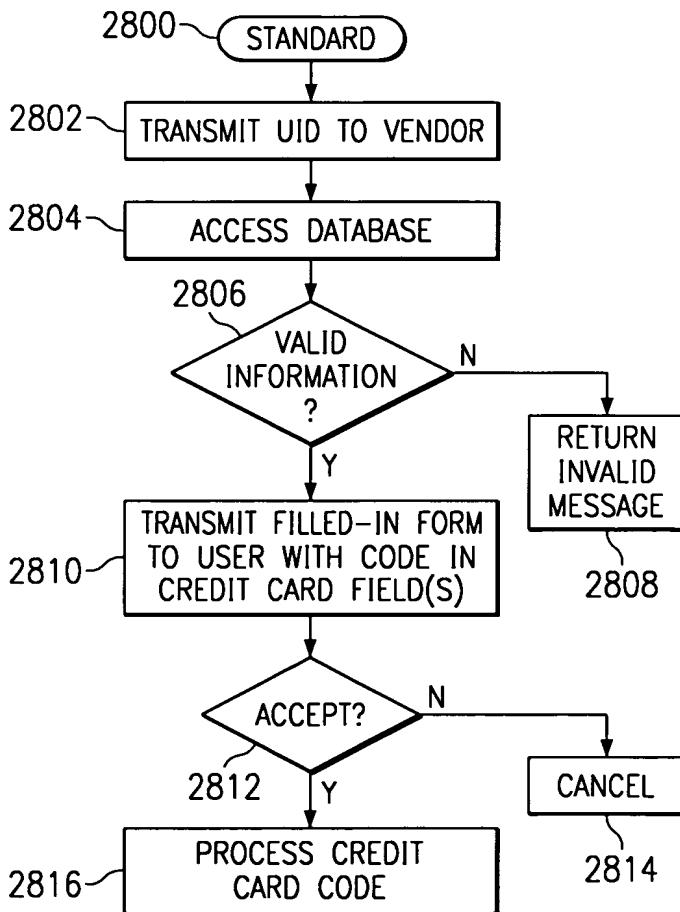
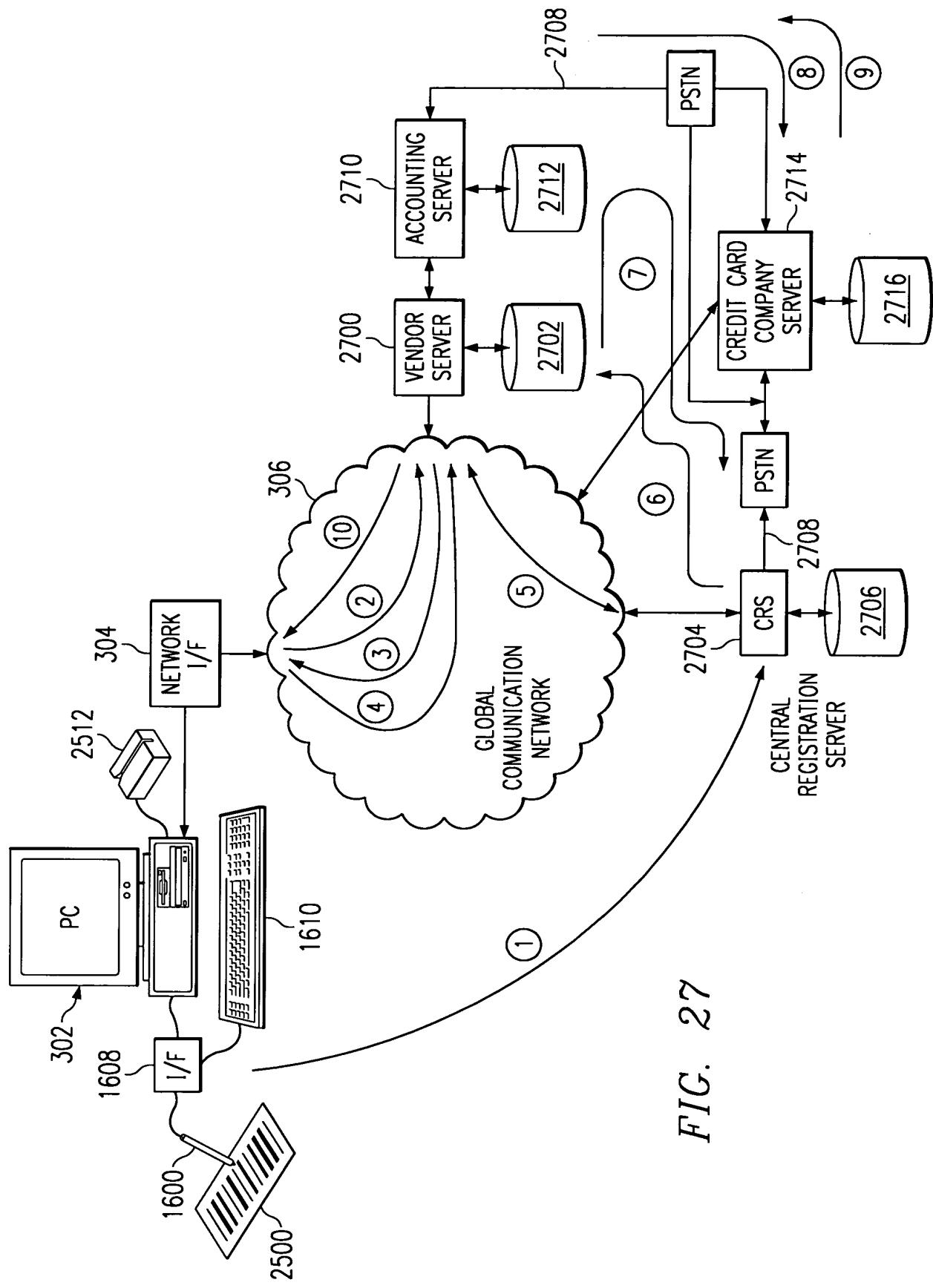


FIG. 28



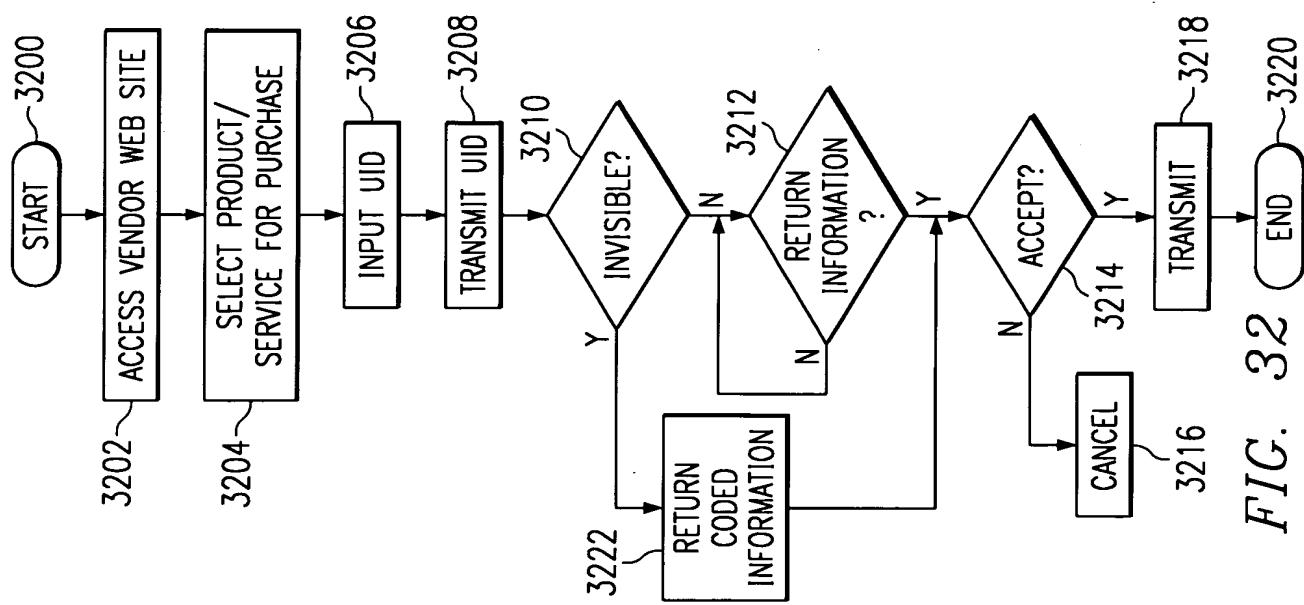


FIG. 31

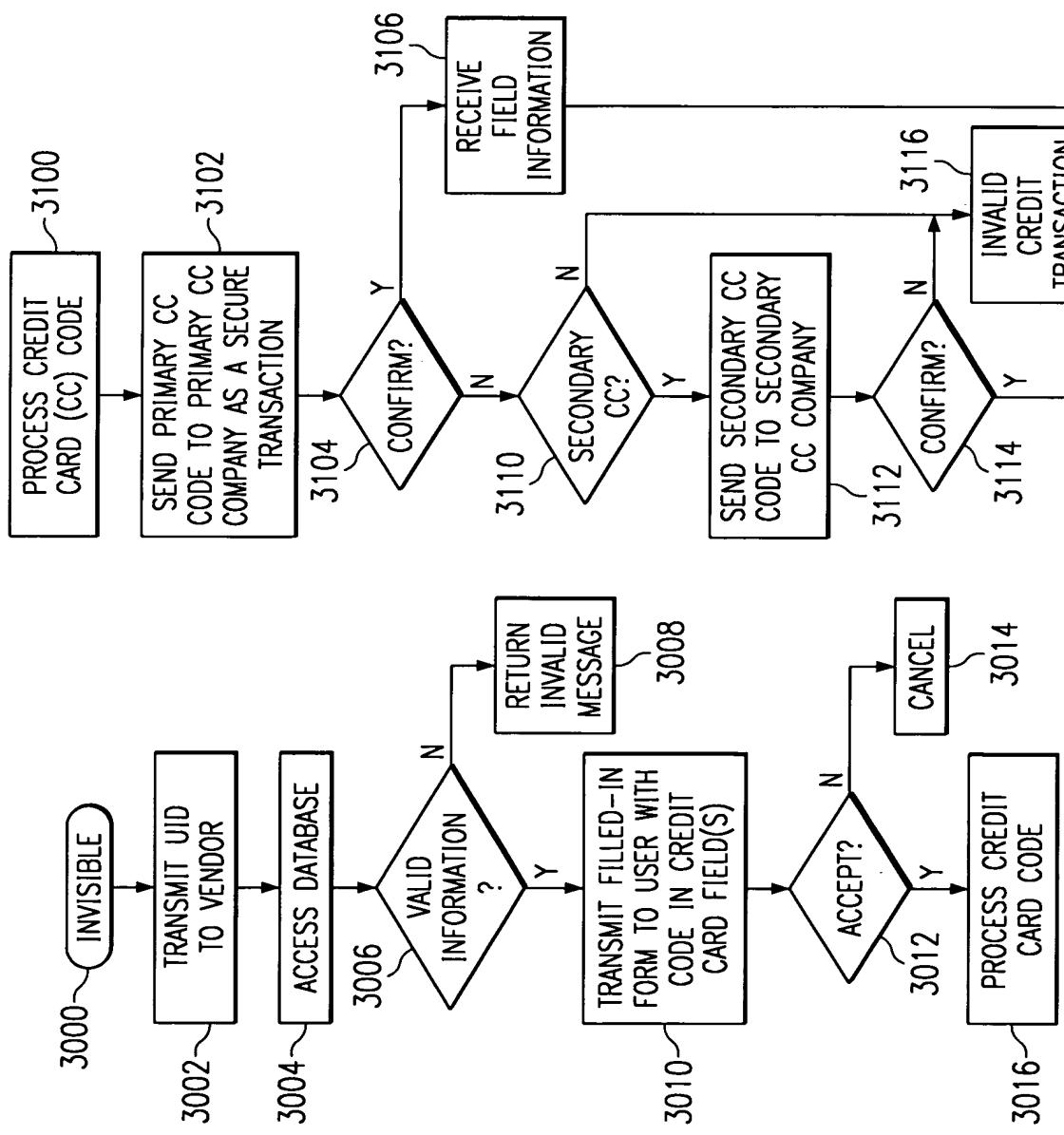


FIG. 30

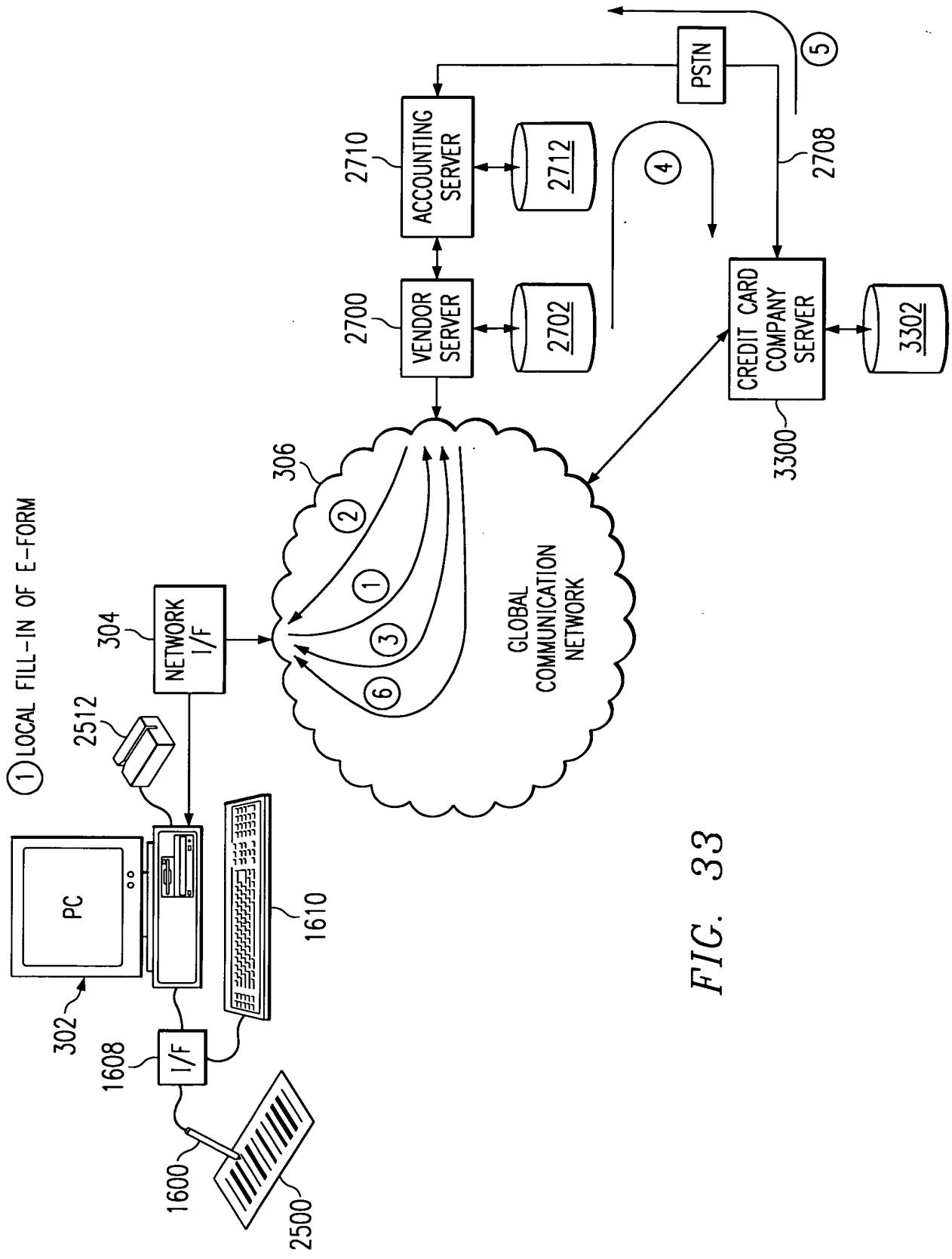


FIG. 33

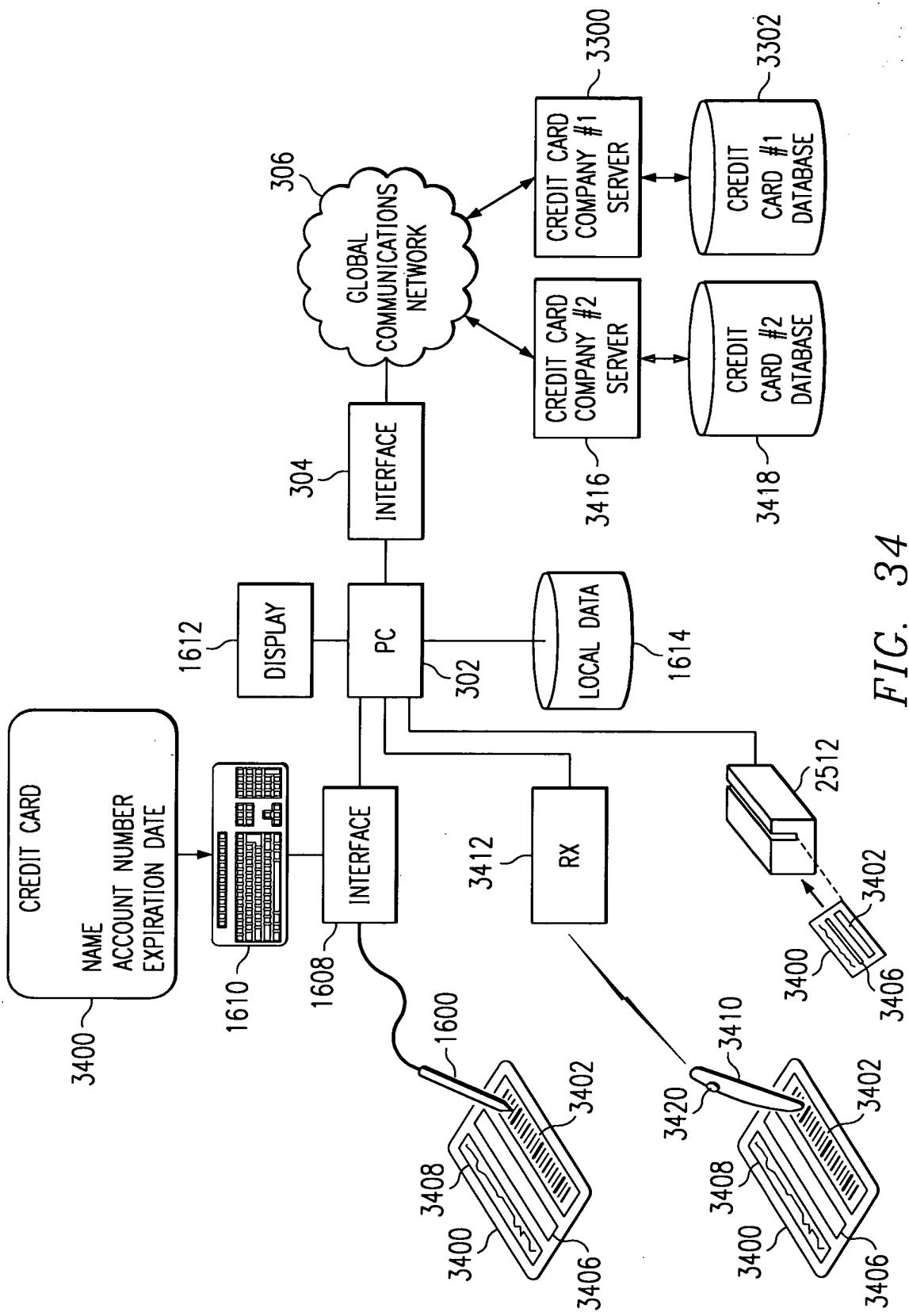


FIG. 34

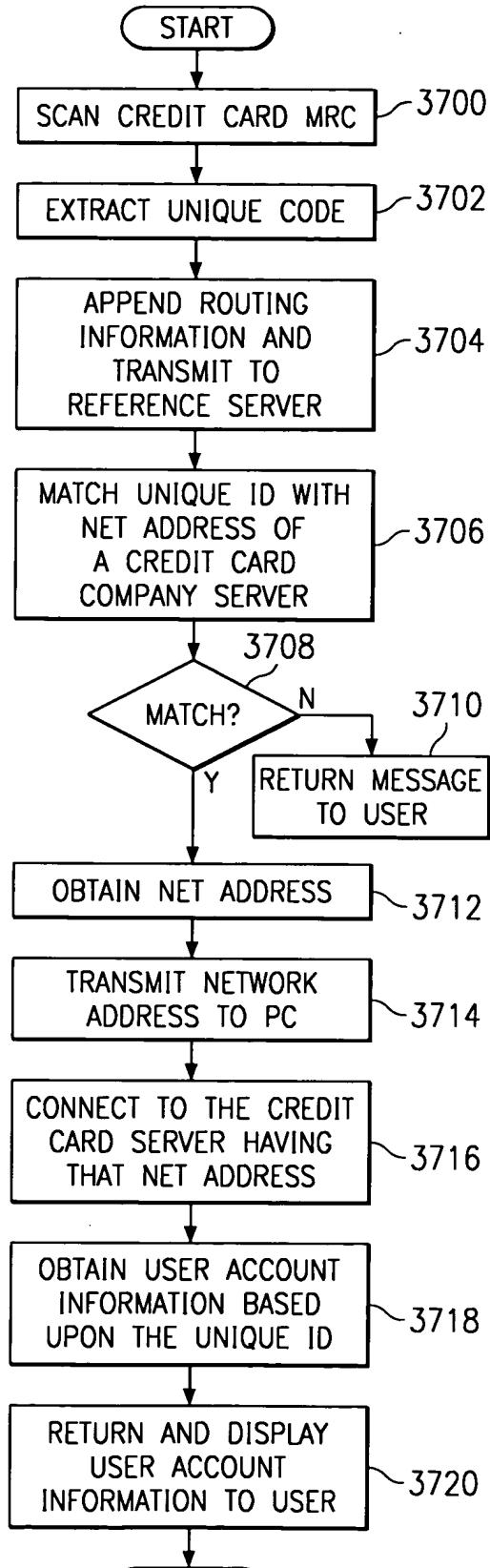
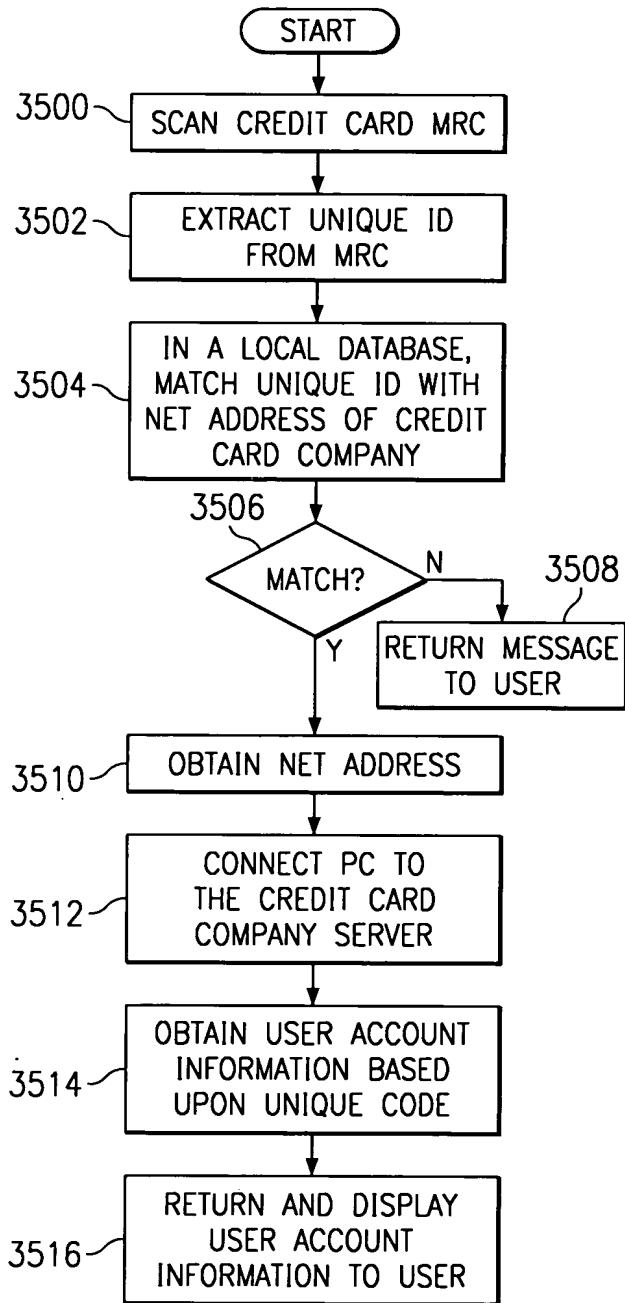


FIG. 37

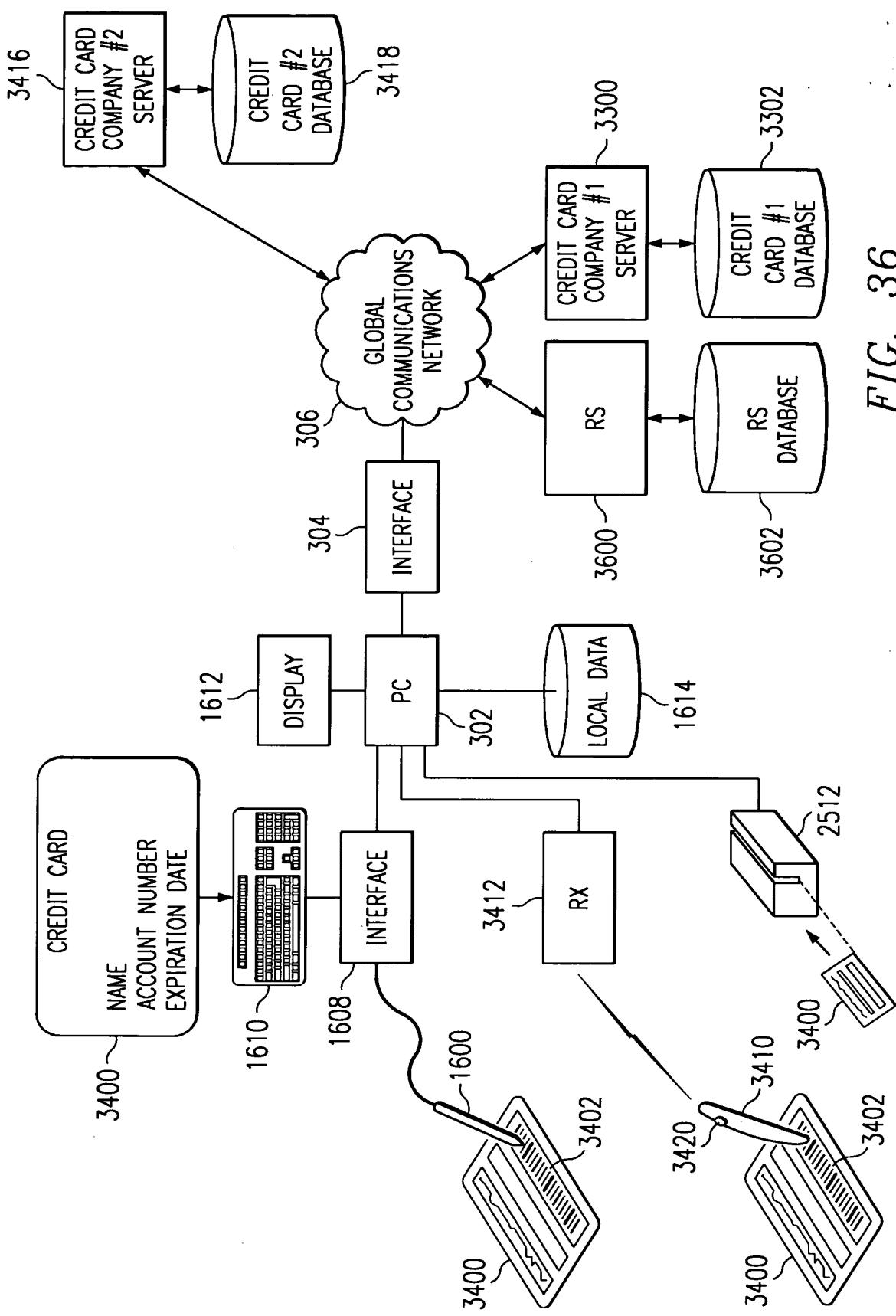


FIG. 36

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3804	3812	3806	3814	3800	3808	3810	3816	3802	3818
PIN #1	PIN #2	CREDIT CARD #1 ACCOUNT #	CREDIT CARD #2 ACCOUNT #	UNIQUE ID	USER NAME	EXPIRATION DATE #1	EXPIRATION DATE #2	CREDIT CARD COMPANY #1 NET ADDRESS	CREDIT CARD COMPANY #2 NET ADDRESS

FIG. 38

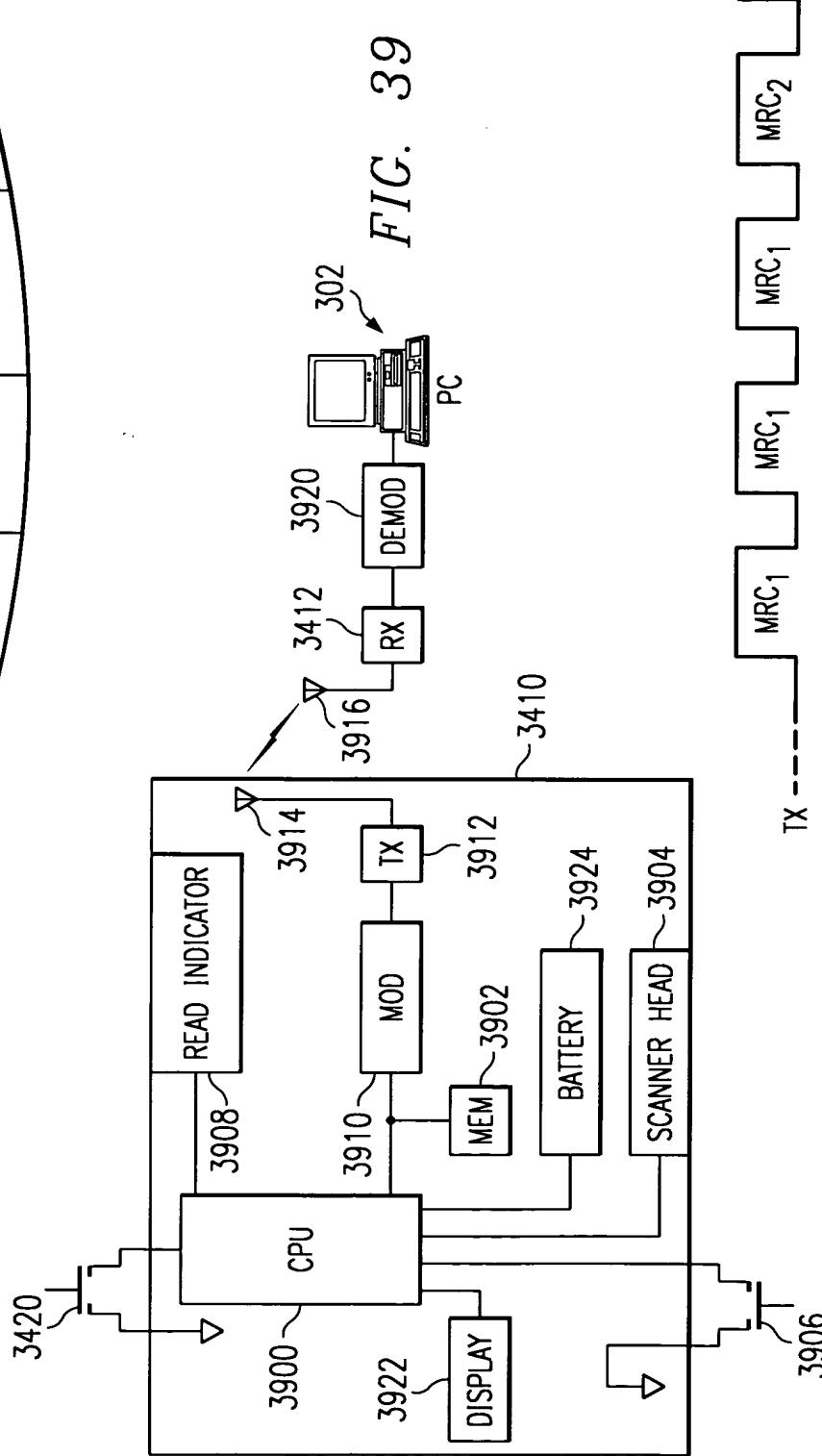


FIG. 39

FIG. 41

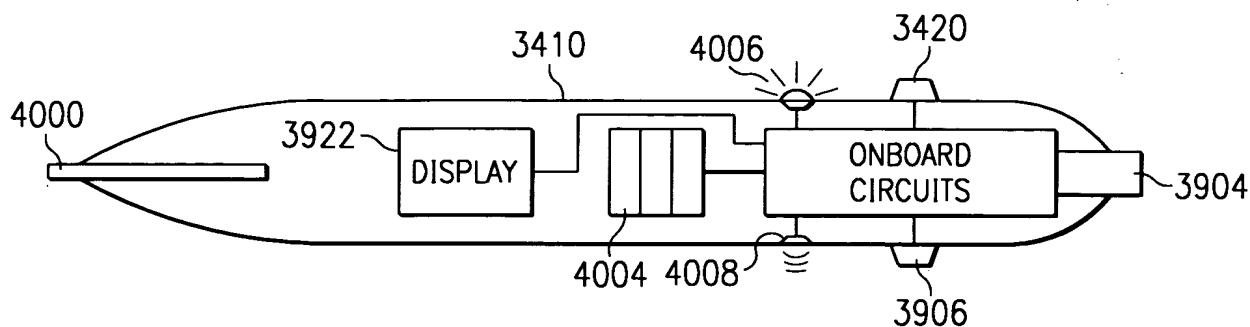


FIG. 40

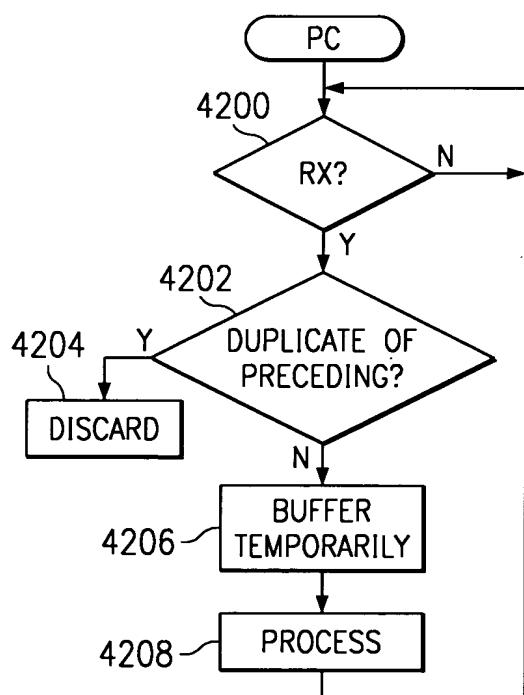


FIG. 42

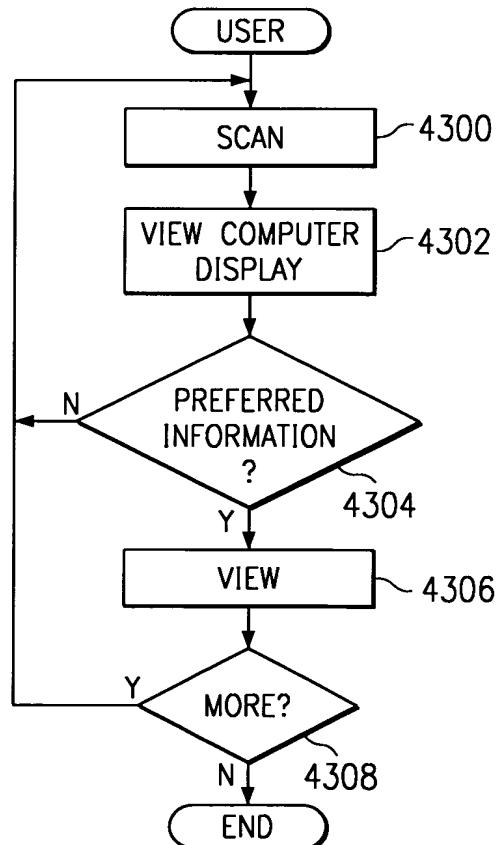


FIG. 43

FIG. 44

